

**This document has been electronically entered in the records of the United States Bankruptcy Court for the Southern District of Ohio.**

**IT IS SO ORDERED.**



**Dated: February 10, 2025**



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John E. Hoffman, Jr.  
United States Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

In re: )  
 ) Case No. 22-53224  
**Sonya Denise Daniels,** ) Chapter 7  
 ) Judge Hoffman  
Debtor. )

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**Sonya Denise Daniels,** )  
 ) Adv. Pro. No. 23-2051  
Plaintiff, )  
v. )  
**United States Department of Education,** )  
 )  
Defendant. )

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**CONSENT JUDGMENT IN FAVOR OF PLAINTIFF ON COMPLAINT (DOC. 1) TO DETERMINE DISCHARGEABILITY OF STUDENT LOANS**

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**WHEREAS**, Sonya Denise Daniels (“Plaintiff” or “Debtor”) commenced the above-captioned bankruptcy case by filing a petition under Chapter 7 of Title 11 of the United States Code, 11 U.S.C. § 101 et seq. (“Bankruptcy Code”); and

**WHEREAS**, the Debtor commenced the above-captioned adversary proceeding (“Adversary Proceeding”) against the United States Department of Education by filing the Complaint to Determine Dischargeability of Student Loans, *see* Adv. Pro. Doc 1 (“Complaint”); and

**WHEREAS**, on January 11, 2024, the United States Department of Education (“Defendant” or “Education,”) filed an Answer, *see* Adv. Pro. Doc 7, asserting, among other things, that Education held outstanding loans taken by Debtor; and

**WHEREAS**, by the Complaint, the Plaintiff seeks to discharge, pursuant to 11 U.S.C. § 523(a)(8), the student loan debt identified and described in the following table, only:

Loan #	Loan Holder Name	Loan Date	Loan Amount	Loan Type Description	Loan Status Description	Date Entered Repymt	Principal	Interest
6	DEPT OF ED/NELNET	2011-03-28	\$ 1,000.00	DIRECT STAFFORD UNSUBSIDIZED	Defaulted, Six Consecutive Payments	11/28/2011	\$ 763.00	\$ 118.00
5	DEPT OF ED/NELNET	2011-03-28	\$ 750.00	DIRECT STAFFORD SUBSIDIZED	Defaulted, Six Consecutive Payments	11/28/2011	\$ 472.00	\$ 48.00
4	DEPT OF ED/NELNET	2010-07-21	\$ 6,000.00	DIRECT STAFFORD UNSUBSIDIZED	Defaulted, Six Consecutive Payments	11/28/2011	\$ 4,598.00	\$ 711.00
3	DEPT OF ED/NELNET	2010-07-21	\$ 3,500.00	DIRECT STAFFORD SUBSIDIZED	Defaulted, Six Consecutive Payments	11/28/2011	\$ 2,199.00	\$ 225.00
2	DEPT OF ED/NELNET	2005-02-18	\$ 2,000.00	DIRECT STAFFORD UNSUBSIDIZED	Defaulted, Six Consecutive Payments	3/13/2006	\$ 1,475.00	\$ 155.00
1	DEPT OF ED/NELNET	2005-02-18	\$ 1,312.00	DIRECT STAFFORD SUBSIDIZED	Defaulted, Six Consecutive Payments	3/13/2006	\$ 915.00	\$ 96.00

**WHEREAS**, the Plaintiff, pursuant to the November 17, 2022, Guidance for Department Attorneys Regarding Student Loan Bankruptcy Litigation, submitted to Education an Attestation in Support of Request for Stipulation Conceding Dischargeability of Student Loans (“Attestation”); and

**WHEREAS**, after reviewing the Attestation, Education agrees that the Court should discharge, pursuant to 11 U.S.C. § 523(a)(8), the Student Loan Debt referenced in the table above, which consists of 6 consolidation loans held by US Department of Education; and

**WHEREAS**, the Parties desire to amicably resolve the matters at issue in the Adversary Proceeding and, therefore, have agreed to enter into this Agreed Judgment.

**NOW, THEREFORE**, upon consideration of the Complaint and the stipulations contained herein, as well as the consent of the parties as evidenced by the endorsement below of the parties or their counsel, it is, by the United States Bankruptcy Court for the Southern District of Ohio:

**ORDERED**, that, pursuant to 11 U.S.C. § 523(a)(8), the Student Loan Debt referenced above is DISCHARGED. This order does not discharge loans not identified above, such as post-petition debts identified as NSLDS Loans 7-10 in a separate document provided to Plaintiff.

**IT IS SO ORDERED.**

AGREED TO:

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